

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I HEREBY DECLARE:

THAT my residence, post office address, and citizenship are as stated below next to my name;

THAT I believe I am the original, first, and sole inventor (if only one inventor is named below) or an original, first, and joint inventor (if plural inventors are named below or in an attached Declaration) of the subject matter which is claimed and for which a patent is sought on the invention entitled

METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES

(Attorney Docket No. 056980/0102)

the specification of which (check one)

 is attached hereto.

 X was filed on May 26, 2000 as United States Application Number or PCT International Application Number 09/578,508 and was amended on (if applicable).

THAT I do not know and do not believe that the same invention was ever known or used by others in the United States of America, or was patented or described in any printed publication in any country, before I (we) invented it;

THAT I do not know and do not believe that the same invention was patented or described in any printed publication in any country, or in public use or on sale in the United States of America, for more than one year prior to the filing date of this United States application;

THAT I do not know and do not believe that the same invention was first patented or made the subject of an inventor's certificate that issued in any country foreign to the United States of America before the filing date of this United States application if the foreign application was filed by me (us), or by my (our) legal representatives or assigns, more than twelve months (six months for design patents) prior to the filing date of this United States application;

THAT I have reviewed and understand the contents of the above-identified specification, including the claim(s), as amended by any amendment specifically referred to above;

THAT I believe that the above-identified specification contains a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the invention, and sets forth the best mode contemplated by me of carrying out the invention; and

THAT I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I HEREBY CLAIM foreign priority benefits under Title 35, United States Code § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign application for patent or inventor's certificate or of any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number	Country	Foreign Filing Date	Priority Claimed?	Certified Copy Attached?

I HEREBY CLAIM the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below.

U.S. Provisional Application Number	Filing Date
60/134,400	May 27, 1999

I HEREBY CLAIM the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. Parent Application Number	PCT Parent Application Number	Parent Filing Date	Parent Patent Number

I HEREBY APPOINT the following registered attorneys and agents of the law firm of FOLEY & LARDNER to have full power to prosecute this application and any continuations, divisions, reissues, and reexaminations thereof, to receive the patent, and to transact all business in the United States Patent and Trademark Office connected therewith:

STEPHEN A. BENT	Reg. No. 29,768
DAVID A. BLUMENTHAL	Reg. No. 26,257
BETH A. BURROUS	Reg. No. 35,087
ALAN I. CANTOR	Reg. No. 28,163
WILLIAM T. ELLIS	Reg. No. 26,874
JOHN J. FELDHAUS	Reg. No. 28,822
PATRICIA D. GRANADOS	Reg. No. 33,683
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RICHARD L. SCHWAAB	Reg. No. 25,479
ARTHUR SCHWARTZ	Reg. No. 22,115
HAROLD C. WEGNER	Reg. No. 25,258

and I request that all correspondence be directed to:

William T. Ellis
 FOLEY & LARDNER
 Washington Harbour
 3000 K Street, N.W., Suite 500
 Washington, D.C. 20007-5109

Telephone: (202) 672-5300
 Facsimile: (202) 672-5399

I UNDERSTAND AND AGREE THAT the foregoing attorneys and agents appointed by me to prosecute this application do not personally represent me or my legal interests, but instead represent the interests of the legal owner(s) of the invention described in this application.

I FURTHER DECLARE THAT all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Name of first inventor	Richard T. McNAMAR
Residence	Redding, CT
Citizenship	USA
Post Office Address	30 Highland Road, Redding, CT 06896
Inventor's signature	<i>R. T. McNamar</i>
Date	<i>June 16, 2001</i>

Name of second inventor	Cathleen NOLAND (f/k/a Cathleen Kartiganer)
Residence	New York, NY
Citizenship	USA
Post Office Address	1040 Park Avenue, New York, NY 10028
Inventor's signature	
Date	
Name of third inventor	Joseph J. RUCCI, Jr.
Residence	New Canaan, CT
Citizenship	USA
Post Office Address	61 Woods End Road, New Canaan, CT 06840
Inventor's signature	
Date	

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Inventor's signature	
Date	

Name of second inventor	Cathleen NOLAND (f/k/a Cathleen Kartiganer)
Residence	New York, NY
Citizenship	USA
Post Office Address	1040 Park Avenue, New York, NY 10028
Inventor's signature	<i>Cathleen Noland</i>
Date	<i>June 21, 2000</i>
Name of third inventor	Joseph J. RUCCI, Jr.
Residence	New Canaan, CT
Citizenship	USA
Post Office Address	61 Woods End Road, New Canaan, CT 06840
Inventor's signature	
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ARTHUR SCHWARTZ	Reg. No. 22,115
HAROLD C. WEGNER	Reg. No. 25,258

and I request that all correspondence be directed to:

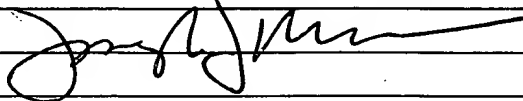
William T. Ellis
 FOLEY & LARDNER
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 Washington, D.C. 20007-5109

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Residence	Redding, CT
Citizenship	USA
Post Office Address	30 Highland Avenue, Redding, CT 06896
Inventor's signature	
Date	

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Residence	New York, NY
Citizenship	USA
Post Office Address	1040 Park Avenue, New York, NY 10028
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Name of third inventor	Joseph J. RUCCI, Jr.
Residence	New Canaan, CT
Citizenship	USA
Post Office Address	61 Woods End Road, New Canaan, CT 06840
Inventor's signature	
Date	6/16/00

Applicant or Patentee: Richard T. MCNAMAR et al.

Serial or Patent No.: 09/578,508

Atty. Dkt. No. 056980/0102

Filed or Issued: May 26, 2000

For: METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES



**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(f) AND 1.27 (c)) — SMALL BUSINESS CONCERN**

I hereby declare that I am

- ☐ the owner of the small business concern identified below:
☒ an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF CONCERN

HomeEquiVest.com Inc.

ADDRESS OF CONCERN

300 First Stamford Place, 5th Floor
Stamford, CT 06902

I hereby declare that the above-identified small business concern qualifies as a small business concern as defined in 13 CFR 121.3-18 and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention, entitled METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES by inventors Richard T. McNAMAR, Cathleen NOLAND, and Joseph J. RUCCI, Jr. described in

- ☐ the specification filed herewith
☒ application serial no.: 09/578,508, filed: May 26, 2000.
☐ patent no. _____, issued: _____

If the rights held by the above-identified small business concern are not exclusive, each individual, concern or organization having rights to the invention is listed below* and no rights to the invention are held by any person, other than the inventor, who would not qualify as an independent inventor under 37 CFR 1.9(c) if that person made the invention, or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e). * NOTE: Separate verified statements are

required from each named person, concern or organization having rights to the invention averring to their status as small entities: (37 CFR 1.27)

NAME: _____

ADDRESS: _____

☐ INDIVIDUAL ☐ SMALL BUSINESS CONCERN ☐ NONPROFIT CORPORATION

NAME: _____

ADDRESS: _____

☐ INDIVIDUAL ☐ SMALL BUSINESS CONCERN ☐ NONPROFIT CORPORATION

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate: (37 CFR 1.28(b)).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF PERSON SIGNING: DAVID HENDERSON

TITLE OF PERSON OTHER THAN OWNER: EVP Chief Marketing Officer

ADDRESS OF PERSON SIGNING: 300 FIRST STAMFORD PLACE STAMFORD CT 06902

SIGNATURE: David Henderson

DATE: 8/14/00